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1/2/03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 09/483,537
Inventor: Robert D. Wilson
Filed: 01/14/2000
Examiner: James S. Bergin
Group Art
Unit: 2164
Attorney
Docket No.: BLO 1565-002
Title: SPENDING VEHICLES
FOR PAYMENTS

PRELIMINARY
AMENDMENT TO
PATENT APPLICATION

Box RCE
Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

The following remarks are in response to the Examiner's Office Action mailed on October 1, 2002. The Applicant respectfully requests that the Examiner consider the following remarks prior to further examination of the present application.